

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-19664-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yves Marcellus
71 Earl Street
Union, NJ 07083

Social Security No.:
xxx-xx-7730

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 1, 2020

JAN: wdh

Jeanne Naughton
Clerk

In re:
Yves Marcellus
Debtor(s)

Case No. 19-19664-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Dec 01, 2020

User: admin
Form ID: cscnods

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Yves Marcellus, 71 Earl Street, Union, NJ 07083-5530 |
| cr | + AIS Portfolio Services, LP Attn: BMW Bank of North, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901 |
| cr | + BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 518240949 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998 |
| 518363537 | BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785 |
| 518240951 | + Dyer & Peterson PC, 322 US Highway 46, Ste 220E, Parsippany, NJ 07054-2364 |
| 518585817 | + MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 518585818 | + MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284 |
| 518240952 | + New Jersey Manufacturers Insurance, 301 Sullivan Way, Trenton, NJ 08628-3496 |
| 518240953 | + Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493 |
| 518356475 | + PHH Mortgage Corporation, 1 Mortgage Way - Mail Stop SV-22, Mount Laurel, NJ 08054-4637 |
| 518240954 | + Rosenick Marcellus, 71 Earl St, Union, NJ 07083-5530 |
| 518240957 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602 |
| 518348149 | + The Bank of New York Mellon as Trustee for NovaSta, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 01 2020 23:57:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Dec 01 2020 23:57:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: gecsed@recoverycorp.com | Dec 02 2020 00:15:05 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 518251336 | + Email/PDF: acg.acg.ebn@americaninfosource.com | Dec 02 2020 00:15:12 | BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518292765 | Email/PDF: ais.bmw.ebn@americaninfosource.com | Dec 02 2020 00:15:16 | BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016 |
| 518240950 | Email/PDF: ais.bmw.ebn@americaninfosource.com | Dec 02 2020 00:15:16 | Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016 |
| 518240956 | + Email/Text: bankruptcy@savit.com | Dec 01 2020 23:57:00 | SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250 |
| 518243904 | + Email/PDF: gecsed@recoverycorp.com | Dec 02 2020 00:18:48 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518350353 | + Email/PDF: EBN_AIS@AMERICANINFO SOURCE.COM | | |

District/off: 0312-2

User: admin

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Date Rcvd: Dec 01, 2020

Form ID: cscnods

Total Noticed: 23

Dec 02 2020 00:17:10 Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| cr | *+ | The Bank of New York Mellon as Trustee for NovaSta, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 518240955 | *+ | Rosenick Marcellus, 71 Earl St, Union, NJ 07083-5530 |
| 518240958 | *P++ | STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2020 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Aleisha Candace Jennings | on behalf of Creditor The Bank of New York Mellon as Trustee for NovaStar Mortgage Funding Trust Series 2005-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-3 ajennings@rasflaw.com |
| Andrew L. Spivack | on behalf of Creditor BANK OF AMERICA N.A. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com |
| Denise E. Carlon | on behalf of Creditor MEB Loan Trust IV dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| John A. Underwood | on behalf of Debtor Yves Marcellus johnunderwood@comcast.net Ardith@southjerseylawyers.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Shauna M Deluca | on behalf of Creditor The Bank of New York Mellon as Trustee for NovaStar Mortgage Funding Trust Series 2005-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-3 sdeluca@rasflaw.com |
| Sindi Mncina | on behalf of Creditor The Bank of New York Mellon as Trustee for NovaStar Mortgage Funding Trust Series 2005-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-3 smncina@rascrane.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8